

**REPLY UNDER 37 C.F.R. 1.116 – EXPEDITED PROCEDURE  
TECHNOLOGY CENTER 3692**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit : 3692	Customer No. 035811
Examiner : Harish T. Dass	
Serial No. : 09/970,600	Docket No.: 1480-R-00
Filed : October 4, 2001	
Inventor(s) : William H. Wisecarver, III	
: Mary F. Nugent	Confirmation No.: 1951
Title : SYSTEM AND METHOD FOR	
: ON-LINE PAYMENT TRANSACTIONS	
	Dated: February 14, 2008

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**RESPONSE TO FINAL OFFICE ACTION AND ADVISORY ACTION**

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 16, 2007 and the Advisory Action dated January 30, 2008, the Applicants amend the Application as follows: